

Filing at a Glance

Company: Trumbull Insurance Company

Product Name: Introduction of New Rating Plan SERFF Tr Num: HART-125227849 State: Arkansas
for Trumbull

TOI: 20.0 Commerical Auto

SERFF Status: Closed

State Tr Num: AR-PC-07-025390

Sub-TOI: 20.0001 Business Auto

Co Tr Num: FN.15.600.2007.01

State Status:

Filing Type: Rate

Co Status: Initial Filing

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Authors: Joyce Driscoll, Claire
Dubord, David Logan, Angela
Isaac

Disposition Date: 07-13-2007

Date Submitted: 07-10-2007

Disposition Status: Exempt from
Review

Effective Date Requested (New): 08-01-2007

Effective Date (New): 08-01-2007

Effective Date Requested (Renewal): 09-19-2007

Effective Date (Renewal): 09-19-
2007

General Information

Project Name: Introduction of New Rating Plan for Trumbull

Project Number: FN.15.600.2007.01

Reference Organization:

Reference Title:

Filing Status Changed: 07-13-2007

State Status Changed: 07-10-2007

Corresponding Filing Tracking Number:

Filing Description:

We herewith file the introduction of a new rating plan for the Trumbull Insurance Company.

Status of Filing in Domicile:

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Company and Contact

Filing Contact Information

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Filing Company Information

Trumbull Insurance Company

Hartford Plaza

Hartford, CT 06115

(860) 547-5000 ext. [Phone]

CoCode: 27120

Group Code: 91

Group Name:

FEIN Number: 06-1184984

State of Domicile: Connecticut

Company Type: Property

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation:
Per Company: No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
25390610	\$100.00	07-06-2007

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	07-13-2007	07-13-2007

Disposition

Disposition Date: 07-13-2007

Effective Date (New): 08-01-2007

Effective Date (Renewal): 09-19-2007

Status: Exempt from Review

Comment: Per Arkansas Code 23-67-206: Property and casualty insurance for commercial risk, excluding workers compensation, employers liability, and professional liability insurance are exempted from rate and rule filing and review. (see actual code site for details)

Rate data does NOT apply to filing.

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory Memorandum	Accepted for Informational Purposes	Yes
Rate	Manual Pages	Accepted for Informational Purposes	Yes

Rate Information

Rate data does NOT apply to filing.

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Manual Pages	AR-CAP-1 and AR-CAP-2	New	AR TRUMBULL PNG CORP AUTO MANUAL.pdf

**HOME BUSINESS COMMERCIAL AUTO
SUPPLEMENTAL MANUAL
ARKANSAS EXCEPTION PAGES
TRUMBULL INSURANCE COMPANY**

RULE - APPLICATION FOR THIS SUPPLEMENTAL SECTION

Application:

This supplemental section applies to all private passenger autos which are owned by businesses which are insured under the Personal Auto Policy as amended by attachment of Home Business Insurance Plan Automobile Coverage Endorsement - Arkansas.

Contents:

These supplemental rules are to be used in combination with Trumbull Insurance Company, Arkansas State Exception Personal Vehicle Manual and Insurance Services Office Personal Vehicle Manual General Rules.

The following rules are amended:

1. DEFINITIONS

The following section is added to Paragraph A. Private Passenger Auto:

4. An auto owned by a business if:
 - a. It is not rated as part of a fleet; and
 - b. It otherwise meets the definition in 1. and 2. of Rule 1.A. Definitions.
5. Businesses include Corporations, Partnerships or Limited Liability Companies.

2. PERSONAL AUTO POLICY - ELIGIBILITY

The following section is added:

- F. A Personal Auto Policy may be used to afford coverage to private passenger autos, pick-ups and vans, as defined in Rule 1., that are owned by a business, employing no more than two employees provided:
 1. The vehicle is principally furnished to a specific individual;
 2. The vehicle is classified and rated as business use;
 3. The vehicles are owned by:
 - a. a corporation, or
 - b. a partnership;
 4. The vehicles are not eligible for rating in the Commercial Lines Manual - Division One - Automobile, Section I. 4. Public Transportation.
- If:
1. The vehicles are written on a specified vehicle basis not to exceed four vehicles; and,
 2. The Home Business Insurance Plan Automobile Coverage Endorsement - Arkansas, Form A-6503, is attached. Refer to the endorsement for the extent of coverage.

**HOME BUSINESS COMMERCIAL AUTO
SUPPLEMENTAL MANUAL
ARKANSAS EXCEPTION PAGES
TRUMBULL INSURANCE COMPANY**

4. CLASSIFICATIONS

Section A. is modified to include autos owned by Corporations, Partnerships or Limited Liability Companies.

Section C.5. c., Multi-Car Discount is replaced by the following:

c. Multi-Car Risks

1. The applicable Multi-Car Rating Factor applies when two or more private passenger autos are insured with the AARP Auto Insurance Program for any of the following coverages: bodily injury liability, property damage liability, medical payments, comprehensive, or collision provided: the private passenger autos are owned by the business. Once applied, the Multi-Car Discount shall remain in effect for the remainder of the policy term.

5. SAFE DRIVER INSURANCE PLAN (SDIP)

Section A.1. Eligibility is amended as follows:

1. Owned by a business including corporation, partnership or limited liability company, provided the vehicle is not rated as part of a fleet.

Section B. Definitions Exceptions, paragraph 1. is deleted and replaced by the following:

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy and being charged points under that policy; and

**21. TRUMBULL INSURANCE COMPANY
PROGRAM DEVIATIONS**

Section B. Account Credit is amended as follows:

The Account Credit discount applies to each private passenger auto if a qualifying companion Homeowners Policy (HO-2, 3, 4 & 6) or Home Business Insurance Plan (H-700) is in effect in the AARP Homeowners Insurance Program.

(Refer to Arkansas Exception Personal Vehicle Manual Pages for applicable discount based upon the primary dwelling type occupancy.)

SPECIAL INSTRUCTIONS UNDER THE HOME BUSINESS COMMERCIAL AUTO:

Lifetime Continuation Agreement - Auto -- Does not apply to this policy program.

Home Business Insurance Plan Automobile Coverage Endorsement - Arkansas -- Must be attached to all policies when vehicle is owned by the business.

Supporting Document Schedules

Satisfied -Name: Explanatory Memorandum

Review Status:

Accepted for Informational 07-13-2007
Purposes

Comments:

Attached is the Explanatory Memorandum.

Attachment:

AR TRUMBULL PNG CORP AUTO EM.pdf

Date: July 10, 2007

Arkansas

TRUMBULL INSURANCE COMPANY

Home Based Business Commercial Automobile Product

EXPLANATORY MEMORANDUM

Introduction of Commercial Automobile Supplemental
Rules for Use in The New Rating Plan
Private Passenger Auto

The Hartford is proposing to introduce a new rating plan in the state of Arkansas effective August 1, 2007, for new business in the Personal Lines Product. We will utilize the Trumbull Insurance Company for private passenger auto policies written at this rate level for the Home Based Business Automobile Product New Business. Home Business Commercial Auto will utilize the Personal Lines Product filed rating plan and manual rules; however, it will be amended to recognize the Home Based Business Corporation, Business Partnerships of non-resident partners and Limited Liability Agreements.

Home Business Commercial Auto Supplemental Manual

The Home Business Commercial Auto supplemental rule section allows us to write all private passenger autos, including pickups and vans used in business, owned by a corporation, partnership and limited liability companies. Currently a small fleet commercial risk will not be rated within the personal vehicle manual. These supplemental rules will be used in combination with above filed exception rules, rates and Insurance Services Office Personal Vehicle Manual General rules.

This program has already been approved for use in Arkansas in our current writing companies: Hartford Insurance Company of the Midwest and Property and Casualty Insurance Company of Hartford.